

Certificate of Notice Page 1 of 4  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

FILED  
 5/13/24 11:01 am  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

CHARLES WAYNE MORRIS  
 KAREN JOANNE MORRIS  
 Debtor(s)

Ronda J. Winnecour  
 Movant

vs.

No Repondents.

Case No.:19-20497

Chapter 13

Related to Docket No. 61

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ORDER OF COURT

AND NOW, this \_\_ 13th Day of May, 2024 \_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
 Gregory J. Taddonio, Chief Judge  
 United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Charles Wayne Morris  
Karen Joanne Morris  
Debtors

Case No. 19-20497-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 13, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Charles Wayne Morris, Karen Joanne Morris, 199 Munce Ridge Road, Washington, PA 15301-9614
14990535	+ Elan Financial Service / Flagstar, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301-7441
14990540	+ Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:39:52	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14990532	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:44	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15034953	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:44	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14990533	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:41:27	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14990534	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:45	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
15035006	Email/Text: cashiering-administrationservices@flagstar.com	May 13 2024 23:33:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14990536	+ Email/Text: cashiering-administrationservices@flagstar.com	May 13 2024 23:33:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15051682	Email/PDF: resurgentbknotifications@resurgent.com	May 13 2024 23:41:28	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15031573	Email/PDF: resurgentbknotifications@resurgent.com	May 13 2024 23:51:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14990537	Email/Text: camanagement@mtb.com	May 13 2024 23:32:00	M&T Credit Services, Legal Document Processing, 1100 Wherle Dr, Williamsville, NY 14221
15034538	Email/Text: camanagement@mtb.com	May 13 2024 23:32:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
15208214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:51:55	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15034503	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:52:07	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14990961	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

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14990538	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:51:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14990539	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:51:58	Synco/Mattress Firm, Attn: Bankruptcy, Po Box 965004, Orlando, FL 32896-5004
14990540	^ MEBN	May 13 2024 23:52:07	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15034502	+ Email/Text: bncmail@w-legal.com	May 13 2024 23:31:09	Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
14990541	Email/Text: bncmail@w-legal.com	May 13 2024 23:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15014501	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 13 2024 23:32:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
		May 13 2024 23:33:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank as servicer for LAKEVIEW LOAN SERVIC
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Charles Wayne Morris ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Karen Joanne Morris ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Flagstar Bank as servicer for LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com

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Maria Miksich

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com

Maria Miksich

on behalf of Creditor Flagstar Bank as servicer for LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Scott R. Lowden

on behalf of Debtor Charles Wayne Morris lowdenscott@gmail.com

Scott R. Lowden

on behalf of Joint Debtor Karen Joanne Morris lowdenscott@gmail.com

TOTAL: 10